

FISCAL NOTE

HB 280 - SB 1796

February 6, 2005

SUMMARY OF BILL: Prevents an insurer from denying homeowners' or renters' insurance coverage under certain circumstances. A violation is punishable as a Class C misdemeanor.

ESTIMATED FISCAL IMPACT:

Increase State Expenditures – Not Significant

Increase Local Govt. Revenues – Not Significant

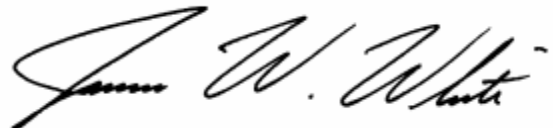
Increase Local Govt. Expenditures – Not Significant

Assumptions:

- Any increase in state expenditures to implement and monitor the provisions of this bill will be not significant.
- There will not be a sufficient number of prosecutions for local governments to experience any significant increase in revenues or expenditures.

CERTIFICATION:

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, appearing to read "James W. White". The signature is fluid and cursive, with the first name "James" and last name "White" clearly distinguishable.

James W. White, Executive Director